WHAT IS CLAIMED IS:

1. An information storing apparatus storing thereon owner's personal information, comprising:

a personal information storing section storing thereon the personal information which is to be disclosed to predetermined accessible persons;

an accessible person information storing section storing thereon accessible person characteristic information indicating a physical characteristic of each of the plurality of accessible persons;

a requester authentication section for receiving requester characteristic information indicating a physical characteristic of a requester who requests the personal information, and for performing authentication processing of the requester using the requester characteristic information and the accessible person characteristic information stored on said accessible person information storing section;

an access level setting section for setting an access level, which is a level of the personal information to be disclosed to the requester, when said requester authentication section authenticates the requester as the accessible person; and

a personal information output section for outputting a part of the personal information stored on said personal information storing section to the requester in accordance with the access level set-up by said access level setting section.

2. The information storing apparatus as claimed in claim 1, further comprising an access level storing section storing thereon a personal information level, which is a level of the personal information to be disclosed to the accessible person,

in association with each of the plurality of the accessible persons, wherein

said access level setting section sets the access level to the personal information level corresponding to the accessible person when said requester authentication section authenticates the requester as the accessible person.

3. The information storing apparatus as claimed in claim 1, further comprising an access level storing section storing thereon a personal information level, which is a level of the personal information to be disclosed to the accessible person, and an authentication criterion, which is strictness of the authentication to be performed when the personal information within the personal information level is disclosed, in association with each other, wherein

said access level setting section determines the personal information level corresponding to the authentication criterion as at least a part of the access level when said requester authentication section authenticates the requester by the authentication criterion or a criterion stricter than the authentication criterion.

4. The information storing apparatus as claimed in claim 3, wherein said requester authentication section receives the authentication criterion from said access level storing section, the authentication criterion corresponding to the personal information level for the personal information requested from the requester, and said requester authentication section performs authentication processing of the requester by the authentication criterion.

5. The information storing apparatus as claimed in claim 3, wherein

said access level storing section stores the plurality of personal information levels and also stores a lower limit of credibility of the authentication as the authentication criterion corresponding to each of the personal information levels,

said requester authentication section outputs the credibility of the authentication for the requester based on the result of the comparison of the requester characteristic information with the accessible person characteristic information, and

said access level setting section selects the personal information level of which the lower limit of the corresponding credibility is less than the credibility of the authentication output by said requester authentication section, and sets the access level to the sum of the selected personal information levels.

6. The information storing apparatus as claimed in claim 3, wherein

said access level storing section stores the personal information level and the authentication criterion in association with a title of the requester,

said requester authentication section further receives the title of the requester from a belonging of the requester, and performs authentication processing of the requester using the authentication criterion by reading the authentication criterion corresponding to the received title from said access level storing section, and

said access level setting section sets the access level to the personal information level corresponding to the title of the requester when said requester authentication section authenticates the requester as the accessible person.

7. The information storing apparatus as claimed in claim 1, wherein

said accessible person information storing section stores a plurality of accessible person characteristic information of each of the accessible persons,.

said requester authentication section receives a plurality of requester characteristic information, and performs authentication processing of the requester using the plurality of accessible person characteristic information and the plurality of requester characteristic information.

- 8. The information storing apparatus as claimed in claim 1, wherein the information storing apparatus is retained by the owner.
- 9. The information storing apparatus as claimed in claim 1, wherein said requester authentication section employs face information as the requester characteristic information and the accessible person characteristic information.
- 10. The information storing apparatus as claimed in claim 1, further comprising an image capturing section for generating the requester characteristic information by capturing an image of the requester.

11. The information storing apparatus as claimed in claim 1, wherein

said requester authentication section receives the requester characteristic information from a portable apparatus retained by the requester, and

said personal information output section outputs the personal information to the portable apparatus retained by the requester and causes the portable apparatus to store the personal information.

12. An information storing apparatus storing thereon an owner's personal information, comprising:

a personal information storing section storing thereon the personal information which is to be disclosed;

an authentication processing section, which is a requester authentication section for performing authentication processing of the requester using requester characteristic information indicating a physical characteristic of the requester, said authentication processing section receiving a title of the requester from a belonging of the requester, and performing the authentication processing by a predetermined strictness of the authentication corresponding to the title;

an access level setting section for setting a level of the personal information to be disclosed to the requester to a level of the personal information predetermined corresponding to the title when the requester authentication section authenticates the requester as the accessible person; and

a personal information output section for outputting a part of the personal information stored on said personal information storing section to the requester in accordance with the access level set-up by said access level setting section.